

**APPENDIX**

The claims pending in the application are as follows:

1. (Previously Presented) A method for managing a noncredit transaction for a sale of goods between a customer and an Internet merchant, the method comprising:

receiving, by a provider computer operated by a provider affiliated with a plurality of geographically distributed provider offices, from the Internet merchant over a communications link between the Internet merchant and the provider computer, a communication relating to the transaction that includes a cost for the goods;

recording, by the provider computer over a communications link between the provider computer and an input device at one of the plurality of provider offices, confirmation of noncredit collection of the cost from the customer at the one of the plurality of provider offices in accordance with the communication; and

authorizing payment, by the provider computer, of the cost to the Internet merchant from the provider after receipt over the communications link between the Internet merchant and the provider computer of confirmation that the Internet merchant has initiated shipment of the goods directly to the customer.

2. (Previously Presented) The method recited in claim 1 wherein recording confirmation of collection of the cost from the customer comprises recording confirmation of noncredit collection of an entirety of the cost plus a service charge before the merchant has initiated shipment of the goods.

3. (Previously Presented) The method recited in claim 1 wherein recording confirmation of collection of the cost from the customer comprises:

recording confirmation of collection of a portion of the cost plus a service charge before the merchant delivers the goods; and

recording confirmation of collection of a remainder of the cost plus the service change after the merchant has initiated shipment of the goods.

4. (Previously Presented) The method recited in claim 1 wherein the customer and the Internet merchant are located in different countries.

5. (Previously Presented) The method recited in claim 1 wherein the communications link between the Internet merchant and the provider computer comprises an internet communications link.

6. – 10. (Canceled).

11. (Previously Presented) The method recited in claim 1 further comprising providing, by the provider computer, a hyperlink to a web site of the Internet merchant.

12. (Previously Presented) The method recited in claim 1 further comprising determining, by the provider computer, a shipment of the goods as part of an aggregate shipment.

13. (Previously Presented) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a computer system for a provider, the provider being affiliated with a plurality of geographically distributed offices and the computer system including a communications system, a processor, and a storage device, wherein the computer-readable program includes instructions for operating the computer system to manage a noncredit transaction for a sale of goods between a customer and an Internet merchant in accordance with the following:

receiving a communication with the communications system over a communications link between the Internet merchant and the computer system, the communication relating to the transaction and including a cost for the goods;

recording on the storage device receipt of confirmation over a communications link between the computer system and an input device at one of the plurality of provider offices that the cost has been collected from a noncredit source of the customer at the one of the plurality of provider offices in accordance with the communication;

receiving confirmation over the communications link between the Internet merchant and the computer system that the Internet merchant has initiated shipment of the goods directly to the customer; and

authorizing payment of the cost to the Internet merchant by the provider with the processor.

14. (Previously Presented) The computer-readable storage medium recited in claim 13 wherein the communications link between the Internet merchant and the computer system comprises an internet connection and the communication is received over the internet.

15. (Original) The computer-readable storage medium recited in claim 13 wherein the computer-readable program further includes instructions for operating the computer system for providing a hyperlink to a web site of the merchant.

16. (Previously Presented) The computer-readable storage medium recited in claim 13 wherein recording on the storage device confirmation that the cost has been collected from the customer in accordance with the communication comprises:

indicating that a portion of the cost plus a service charge has been collected from a noncredit source before the merchant has initiated shipment of the goods; and

indicating that a remainder of the cost plus a service charge has been collected from a noncredit source after the merchant has initiated shipment of the goods.

17. (Previously Presented) The computer-readable storage medium recited in claim 13 wherein recording on the storage device confirmation that the cost has been collected from the customer in accordance with the communication comprises indicating that an entirety of

the cost plus a service charge has been collected from a noncredit source before the merchant initiates shipment of the goods.

18. (Canceled).

19. (Original) The computer-readable storage medium recited in claim 13 wherein the computer-readable program further includes instructions for operating the computer system for calculating a service charge to be charged to the customer.

20. (Original) The computer-readable storage medium recited in claim 19 wherein the service charge includes shipping and insurance costs for delivering the goods.

21. (Original) The computer-readable storage medium recited in claim 13 wherein the computer-readable program further includes instruction for performing a currency exchange of the cost.

22. (Original) The computer-readable storage medium recited in claim 13 wherein the computer-readable program further includes instructions for operating the computer system for determining a shipment of the goods as part of an aggregate shipment.

23. (Previously Presented) A computer system comprising:  
a communications system;  
a storage device;  
a processor in communication with the communications system and the storage device; and

a memory coupled with the processor, the memory comprising a computer-readable storage medium having a computer-readable program embodied therein for directing operation of the computer system for a provider affiliated with a plurality of geographically

distributed offices to manage a noncredit transaction for a sale of goods between a customer and an Internet merchant, the computer-readable program including:

instructions for receiving a communication with the communications system over a communications link between the Internet merchant and the computer system, the communication relating to the transaction and including a cost for the goods;

instructions for recording on the storage device receipt of confirmation over a communications link between the computer system and an input device at one of the plurality of provider offices that the cost has been collected from a noncredit source of the customer at the one of the plurality of provider offices in accordance with the communication;

instructions for receiving confirmation over the communications link between the Internet merchant and the computer system that the Internet merchant has initiated shipment of the goods directly to the customer; and

instructions for authorizing payment of the cost to the Internet merchant by the provider with the processor.

24. (Previously Presented) The computer system recited in claim 23 wherein the communications link between the Internet merchant and the computer system comprises an internet connection and the instructions for receiving the communication comprise instructions for receiving the communication from the internet.